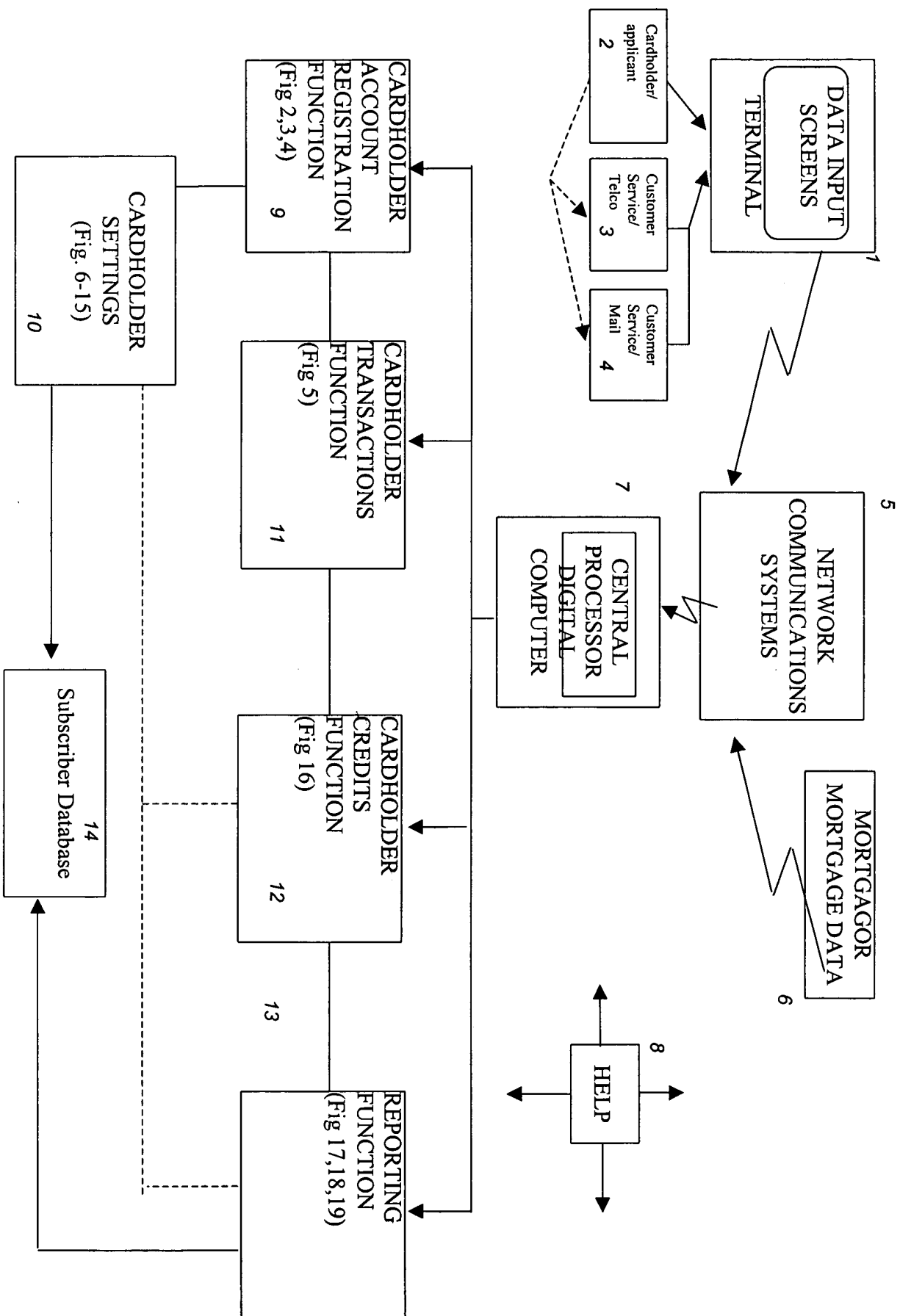


A method for card activity-based mortgage crediting (Fig. 1)



RDHOLDER ACCOUNT REGISTRATION (Fig. 2)

Applicant Communicates Via:

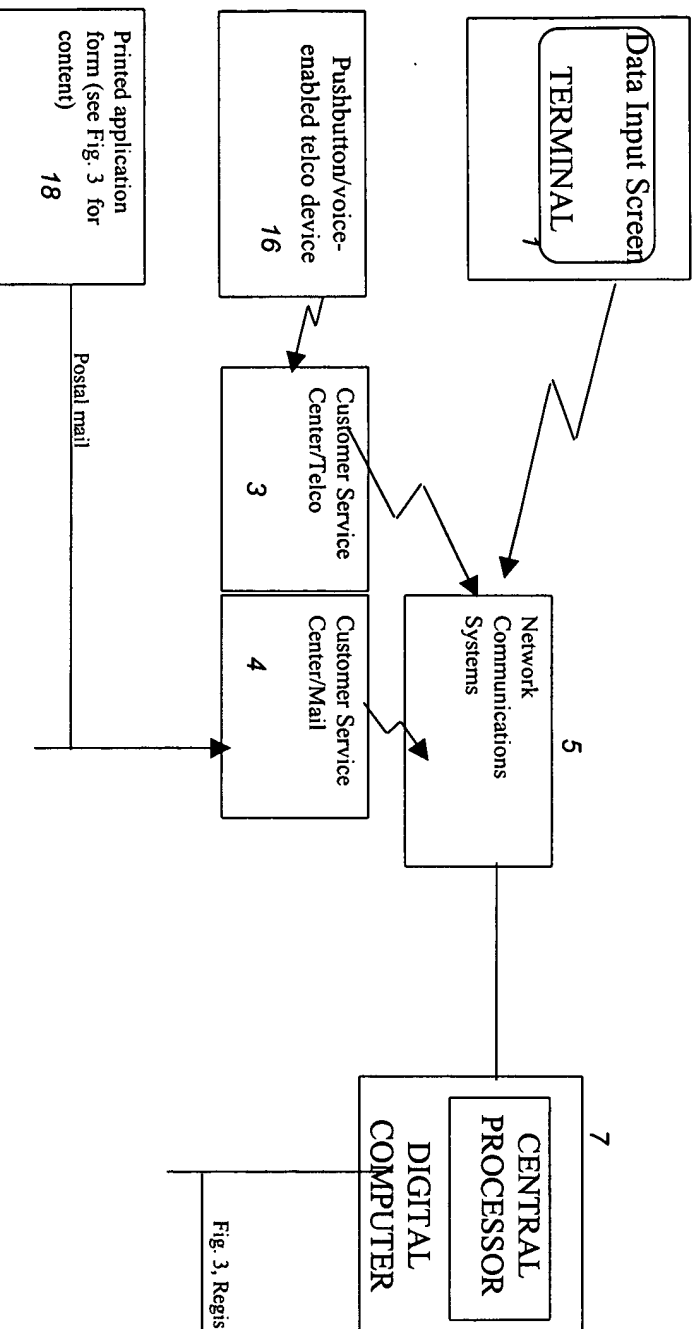
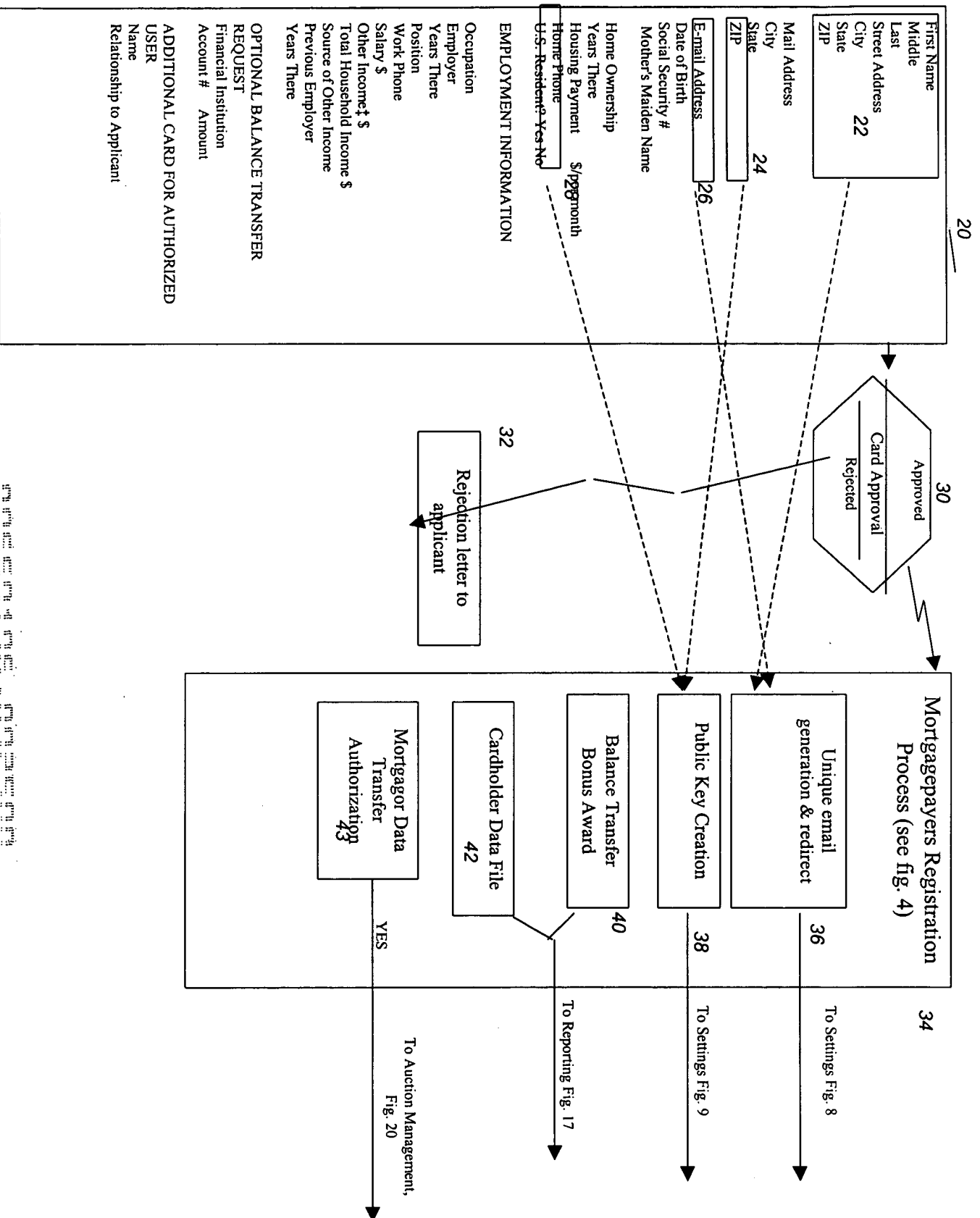
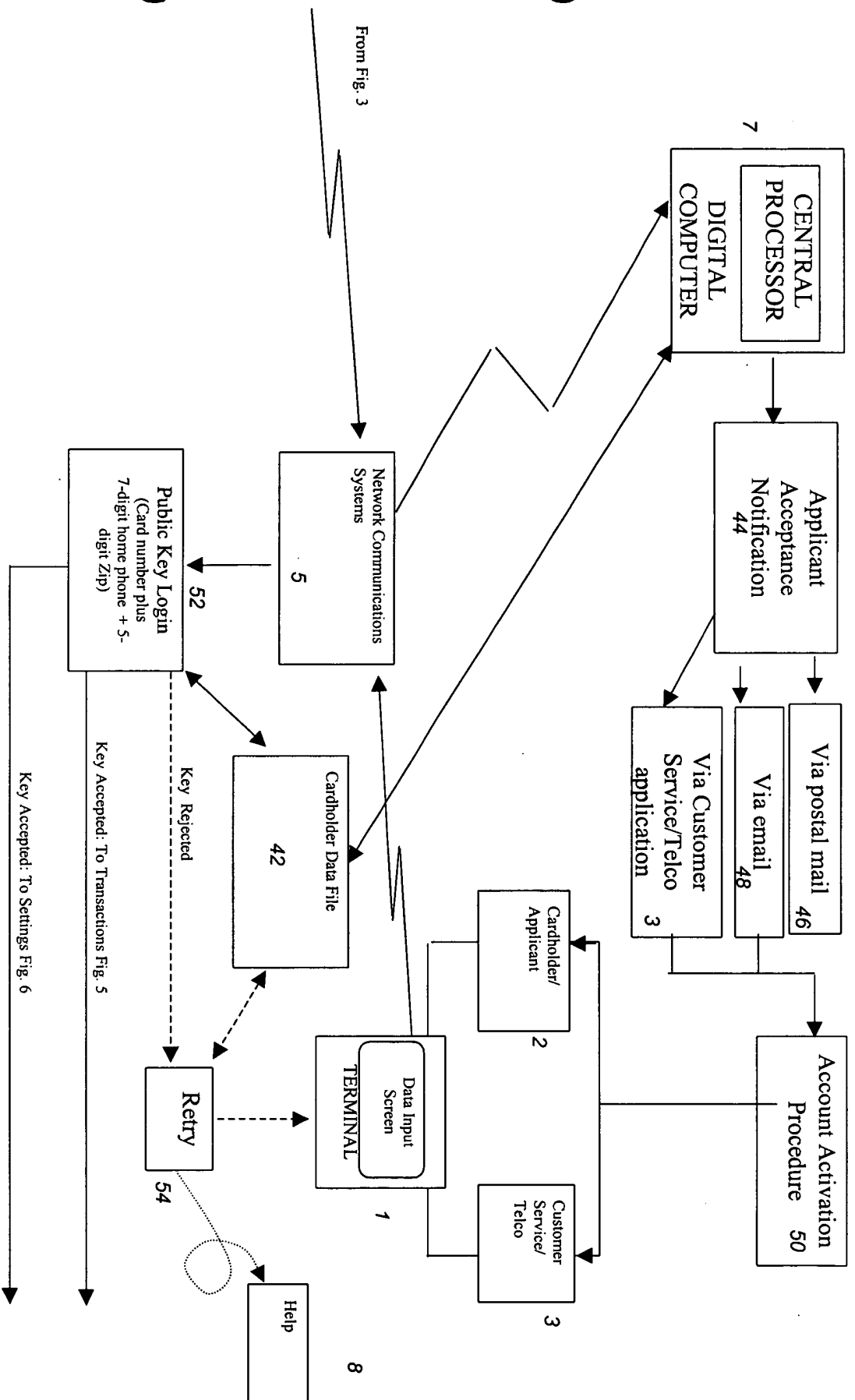


Fig. 3, Registration Application

CARDHOLDER ACCOUNT REGISTRATION: Credit Card Provisioner Registration Process (Fig. 3)

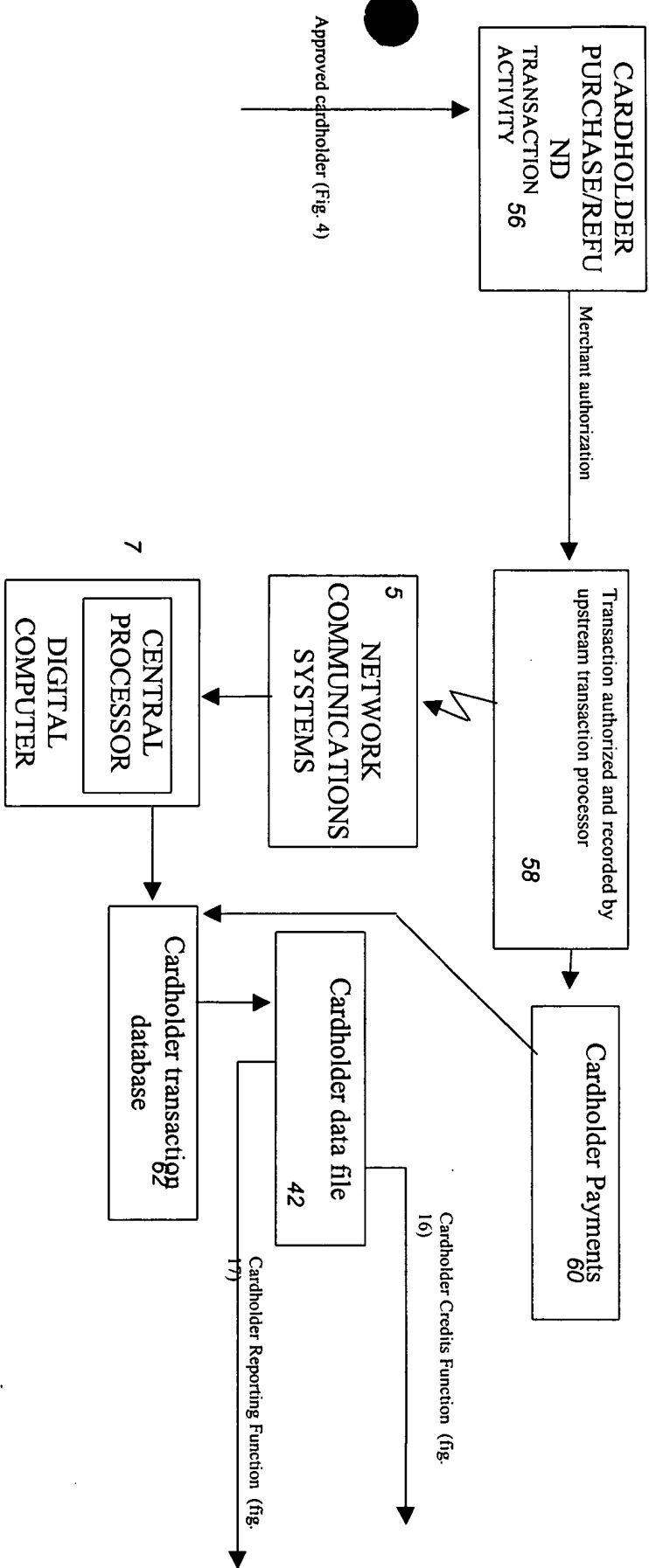


CARDHOLDER ACCOUNT REGISTRATION: Invention Registration Process (Fig. 4)

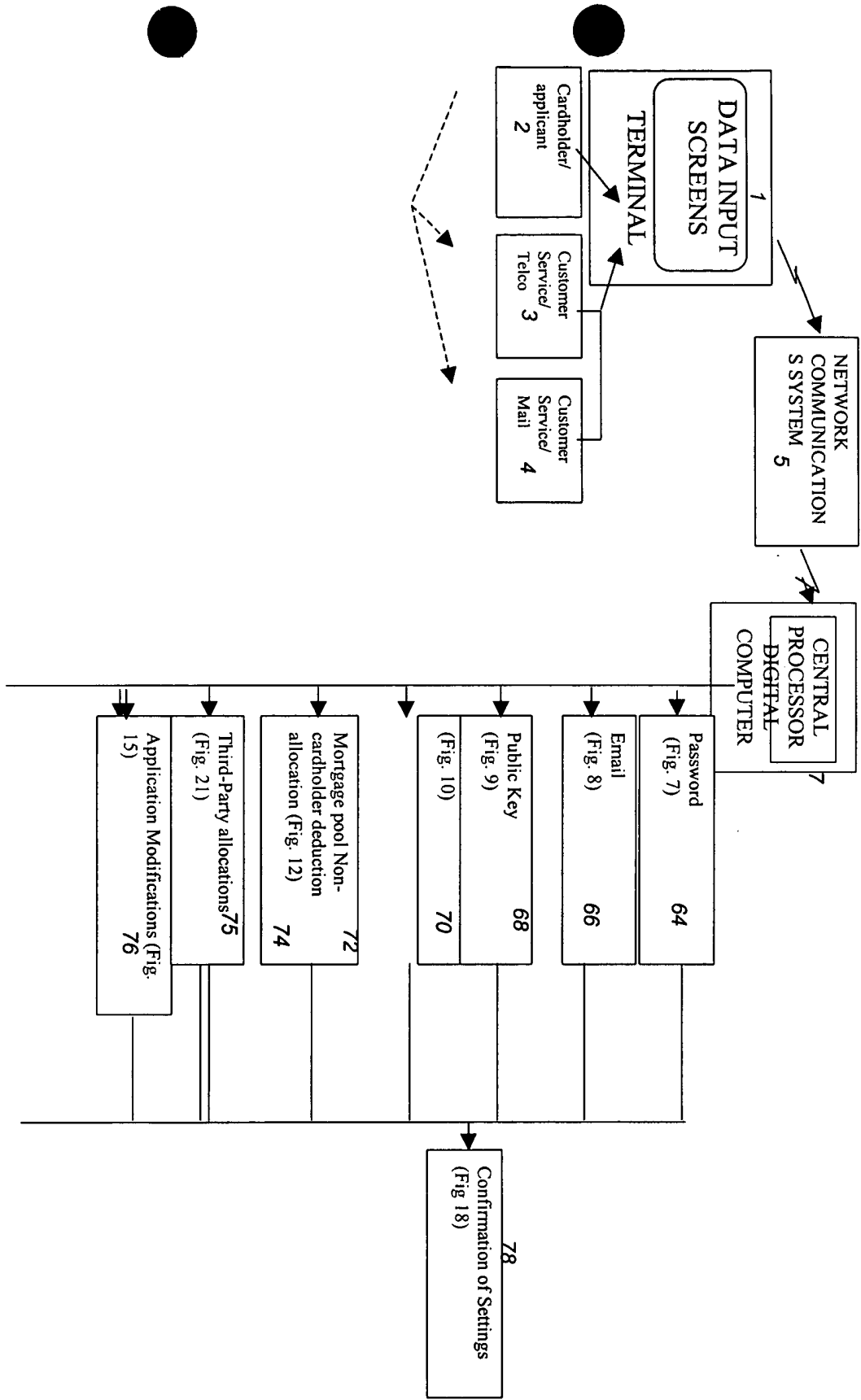


From Fig. 3

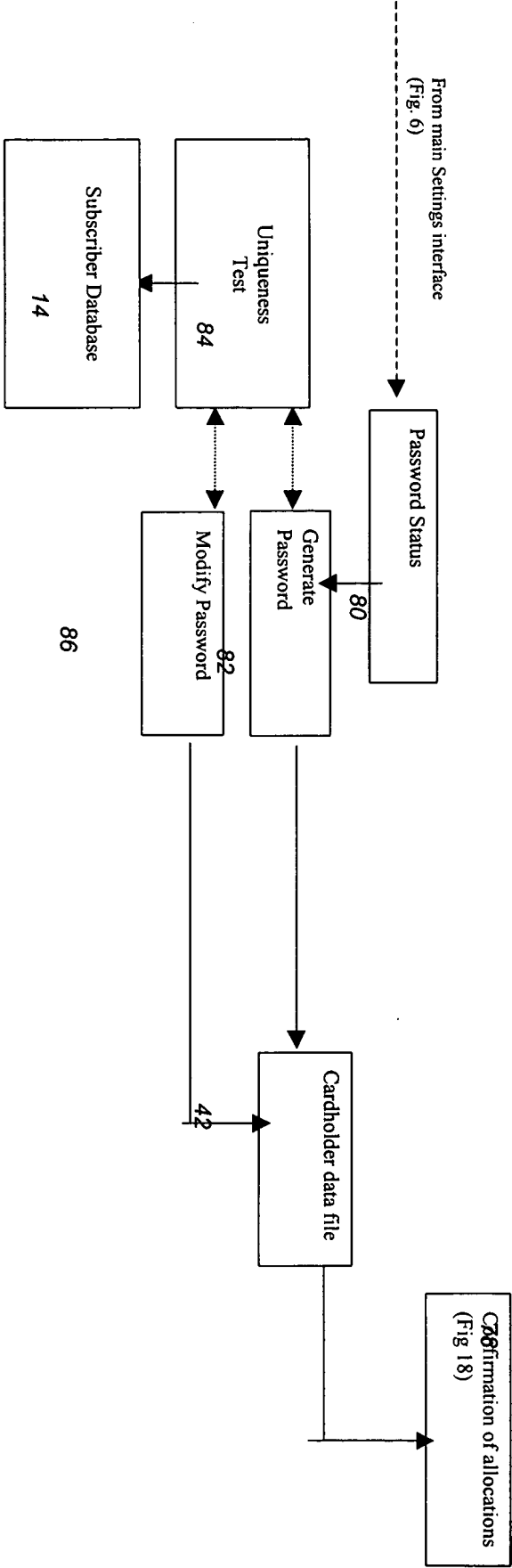
CARDHOLDER TRANSACTIONS FUNCTION (Fig. 5)



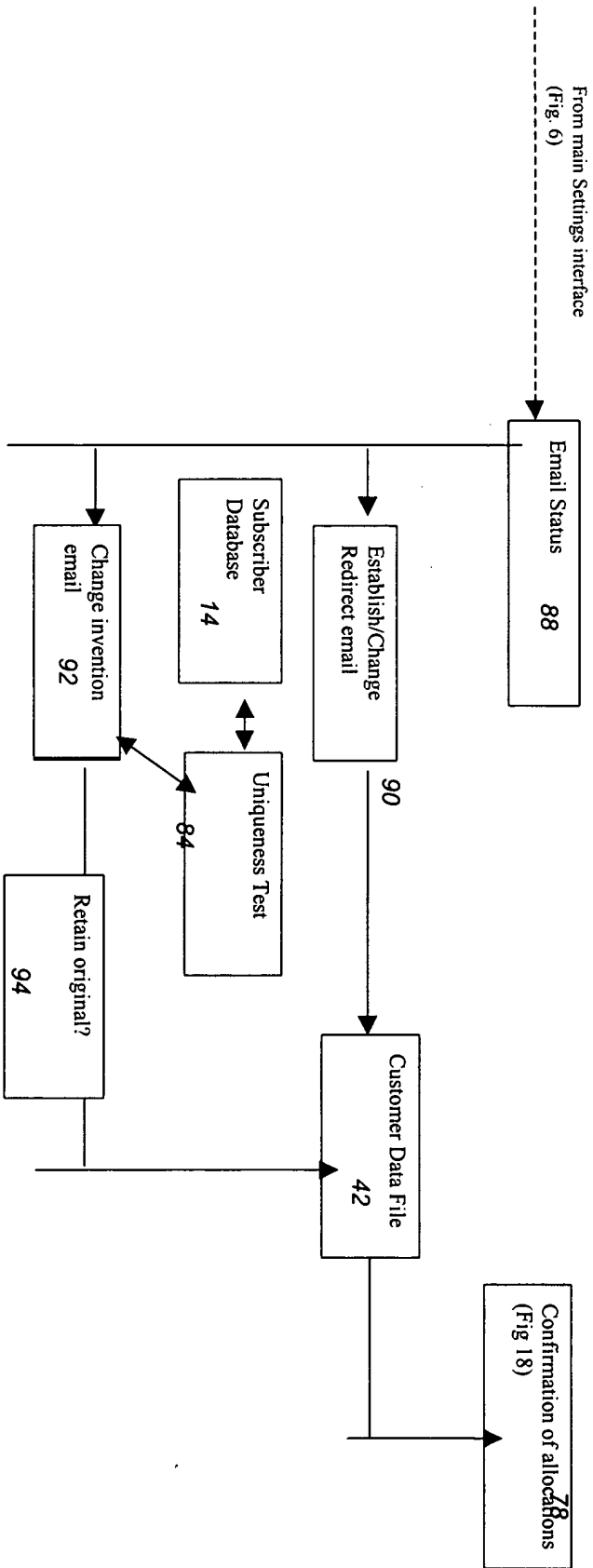
Settings Function (Fig. 6)



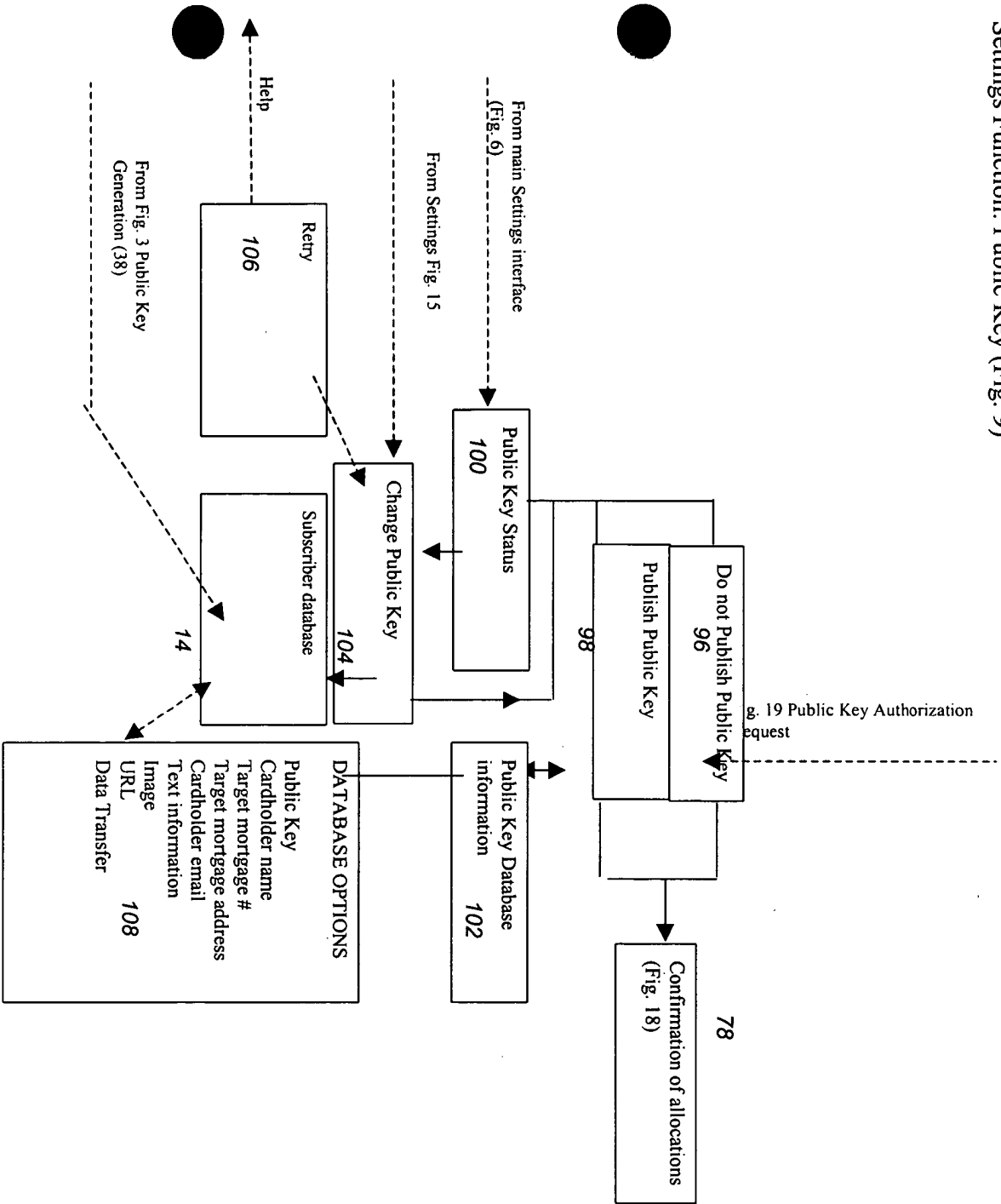
Settings Function: Password (Fig. 7)



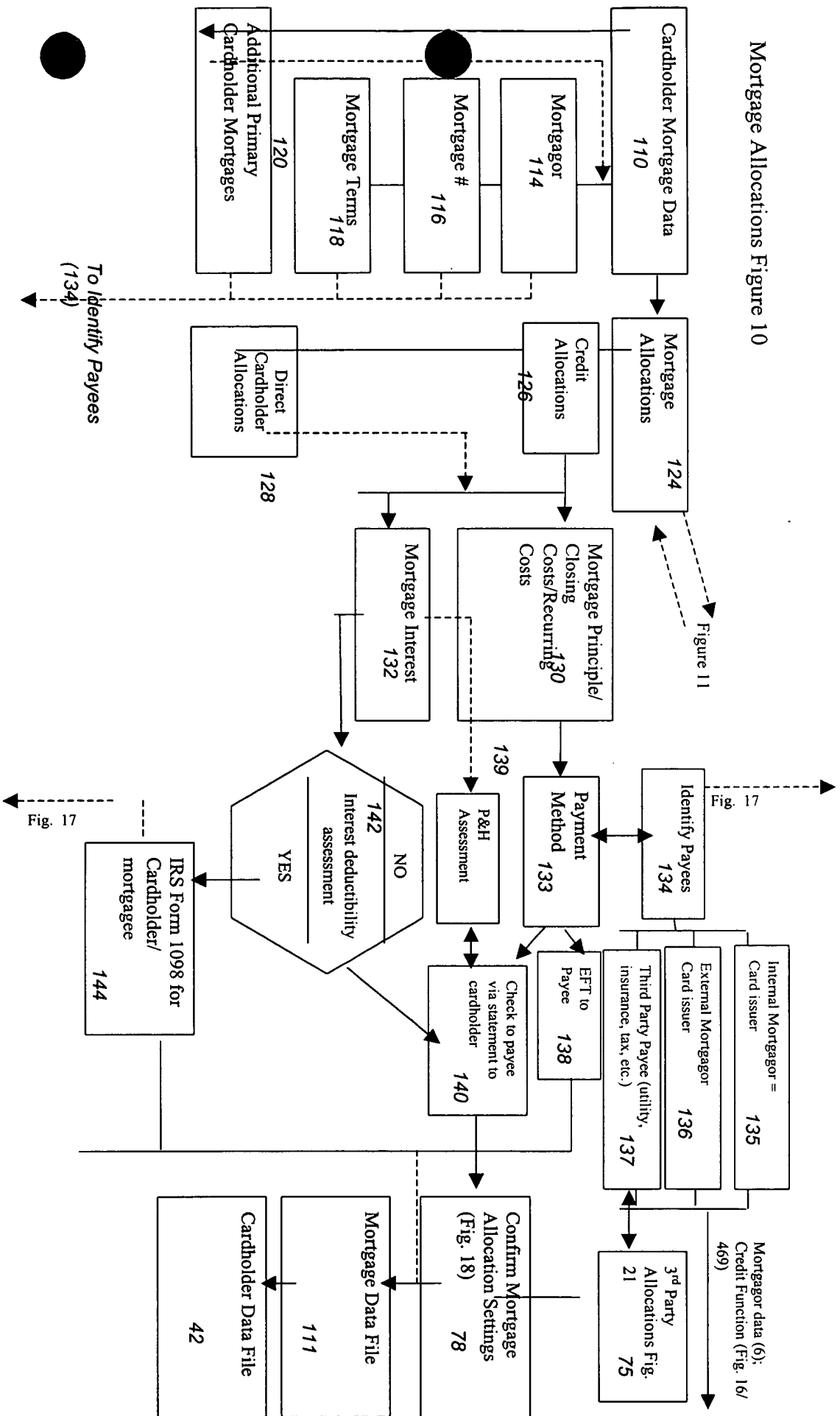
Settings Function: Email (Fig. 8)



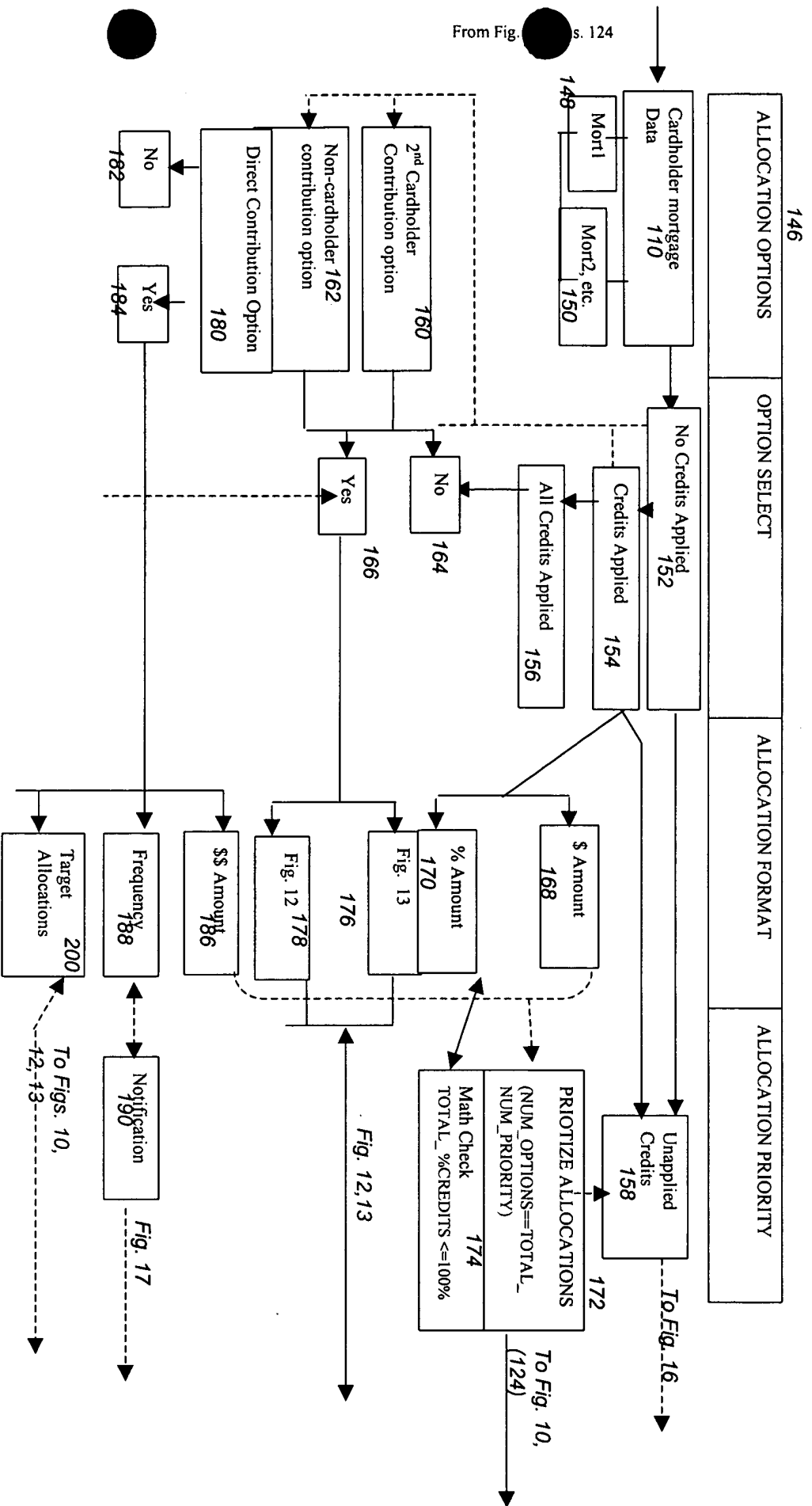
Settings Function: Public Key (Fig. 9)



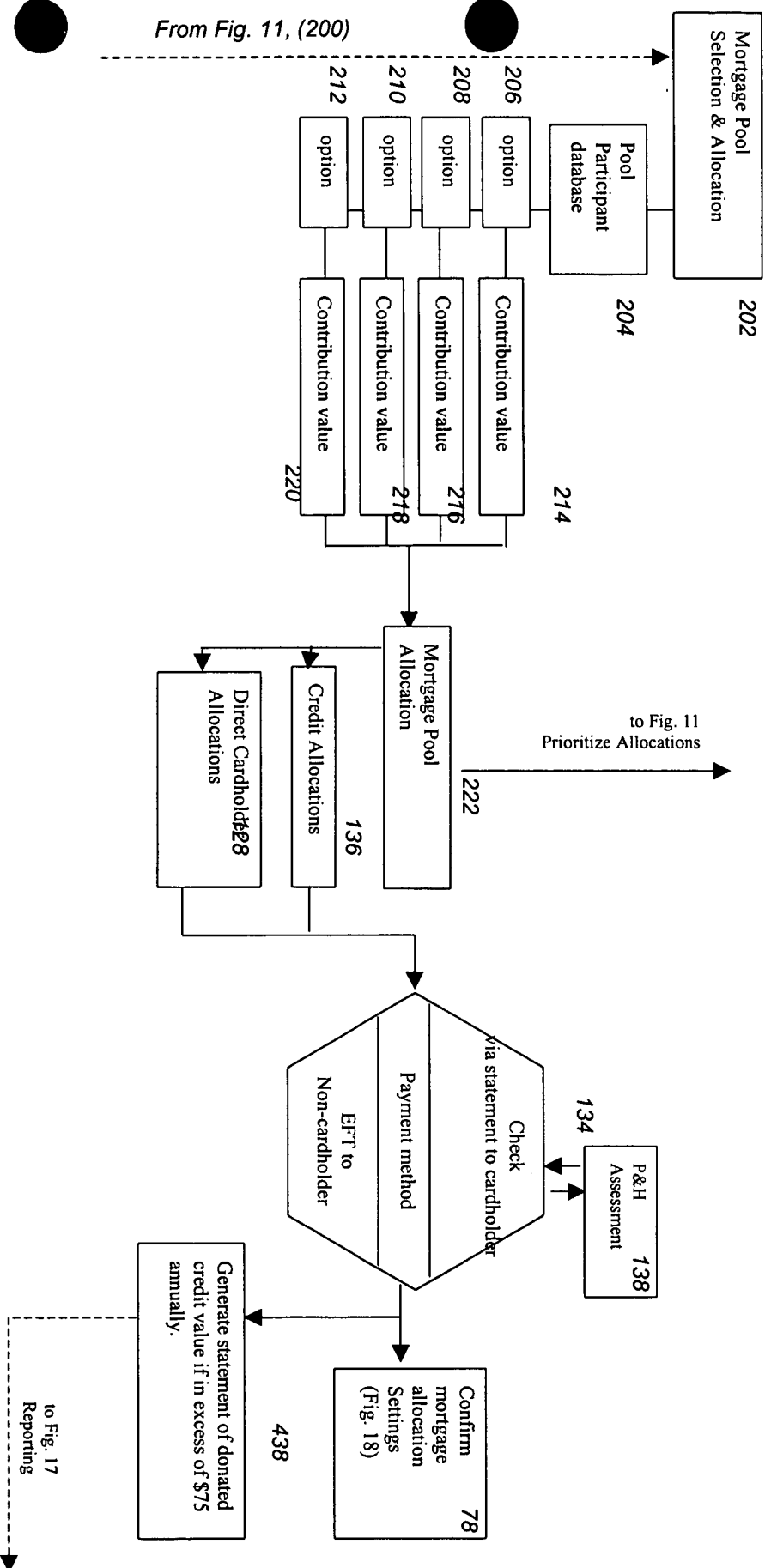
Mortgage Allocations Figure 10



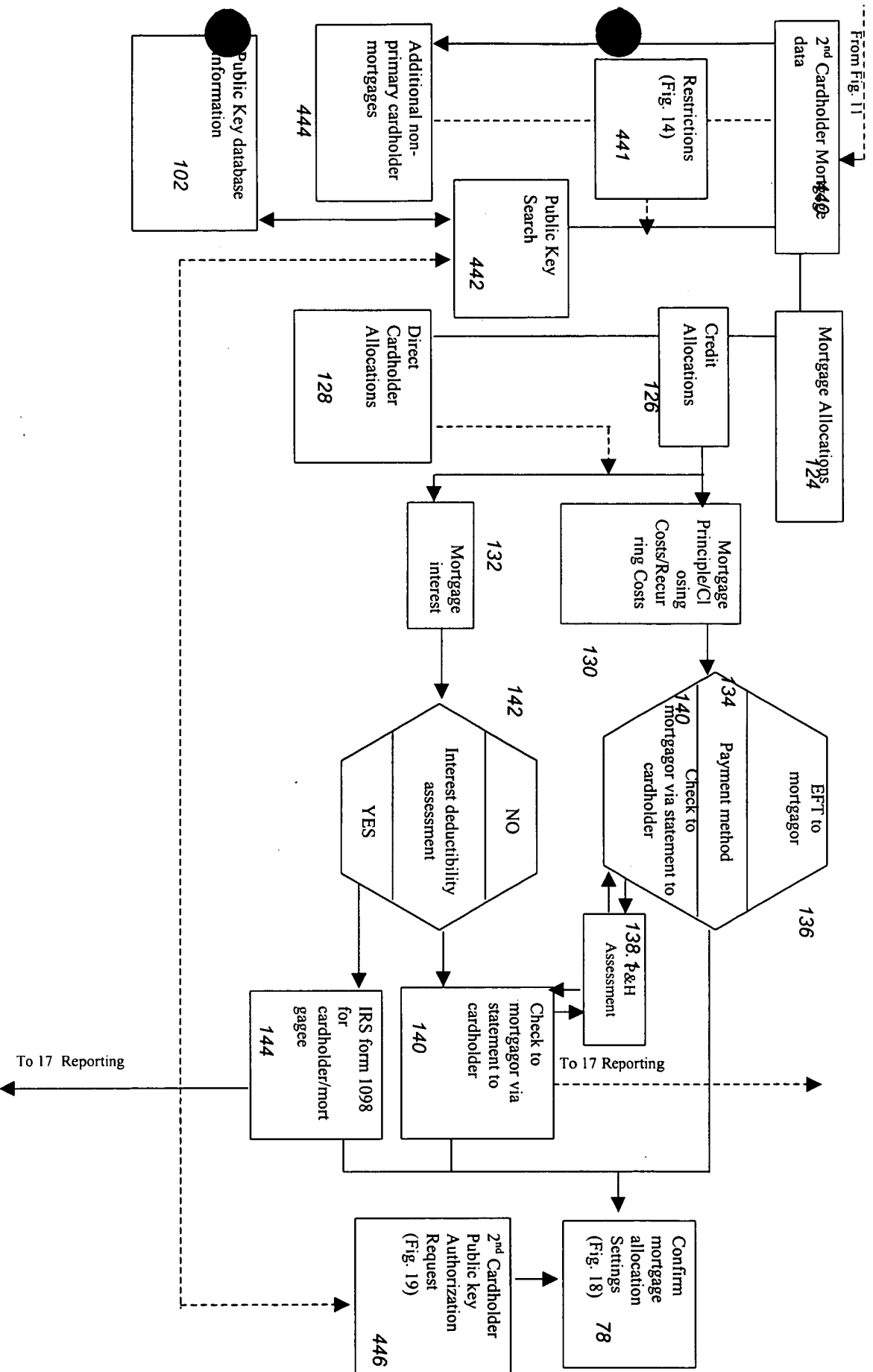
Settings Function; Allocation Options (Fig. 11)

[illegible]

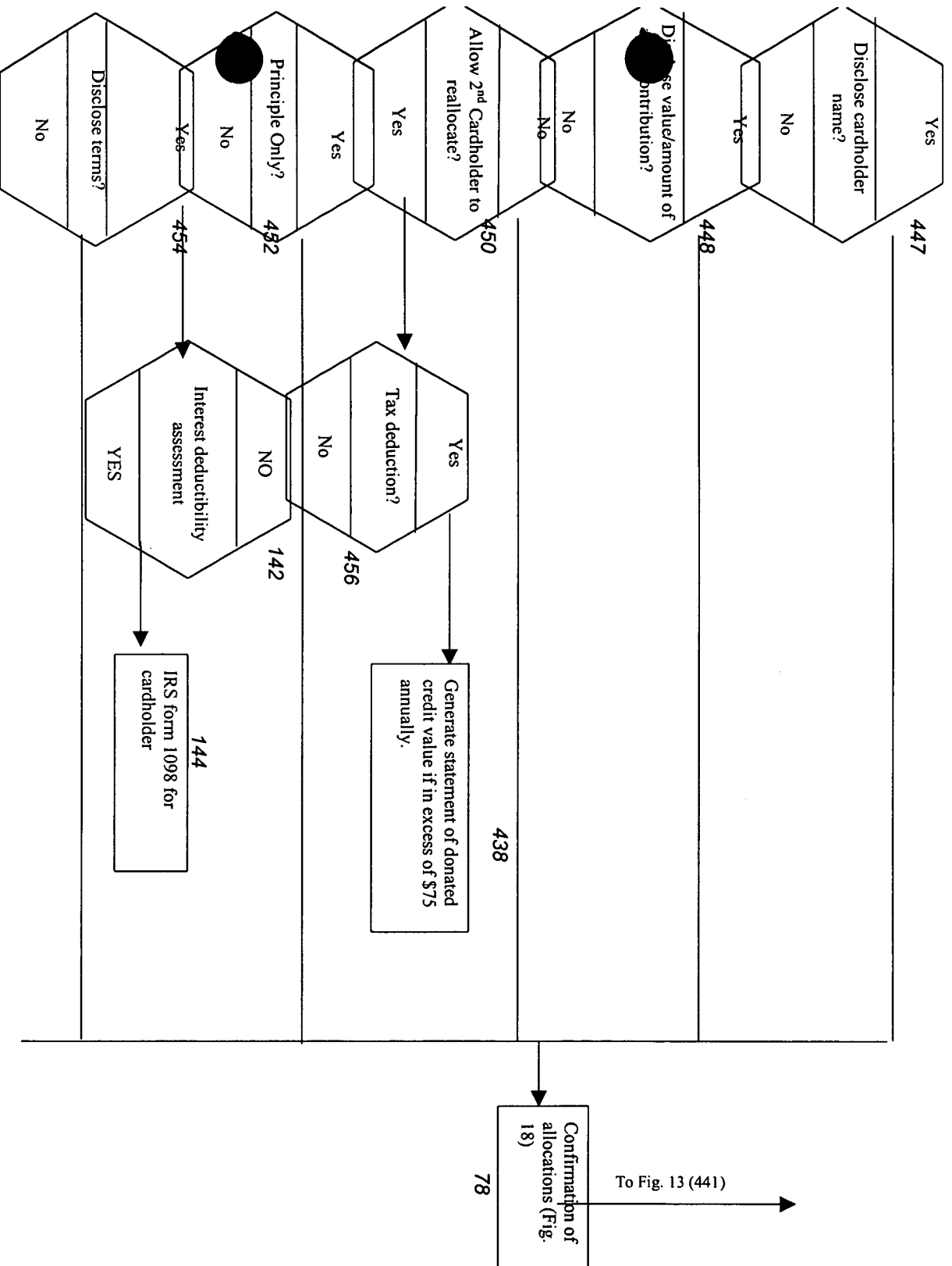
Mortgage Pool Allocation (Fig. 12)



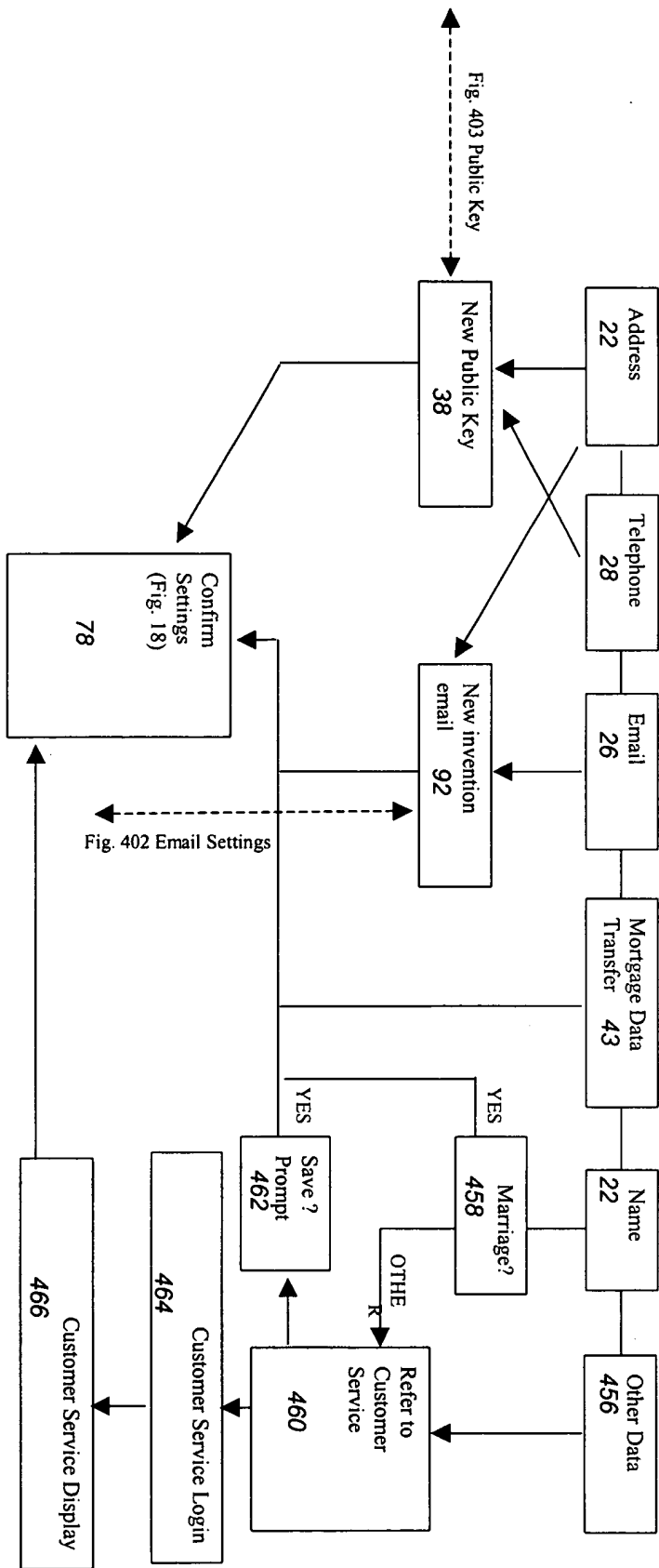
2nd Cardholder Mortgage Allocation (Fig. 13)



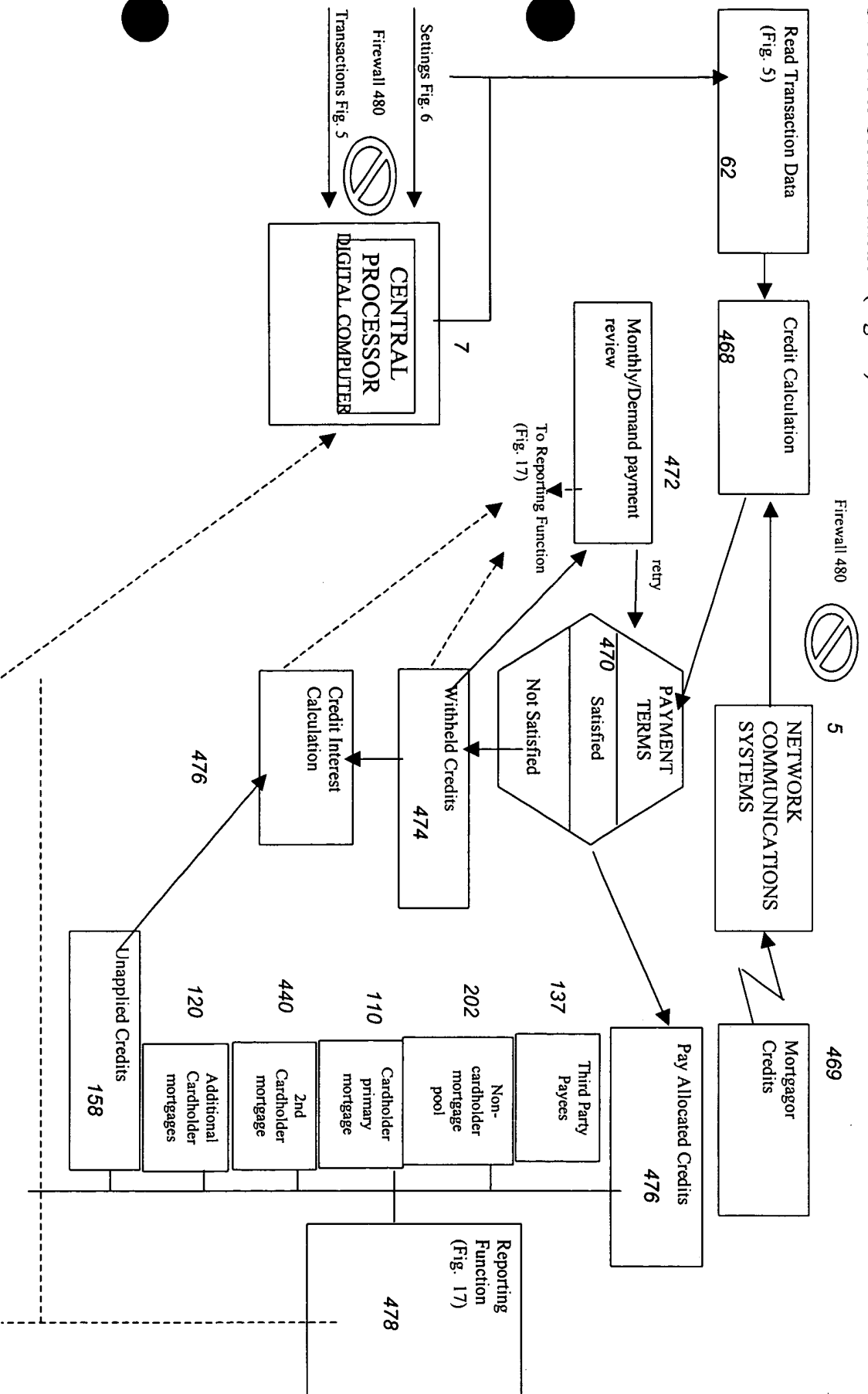
2nd Cardholder Mortgage Allocation: Restrictions (Fig. 14)



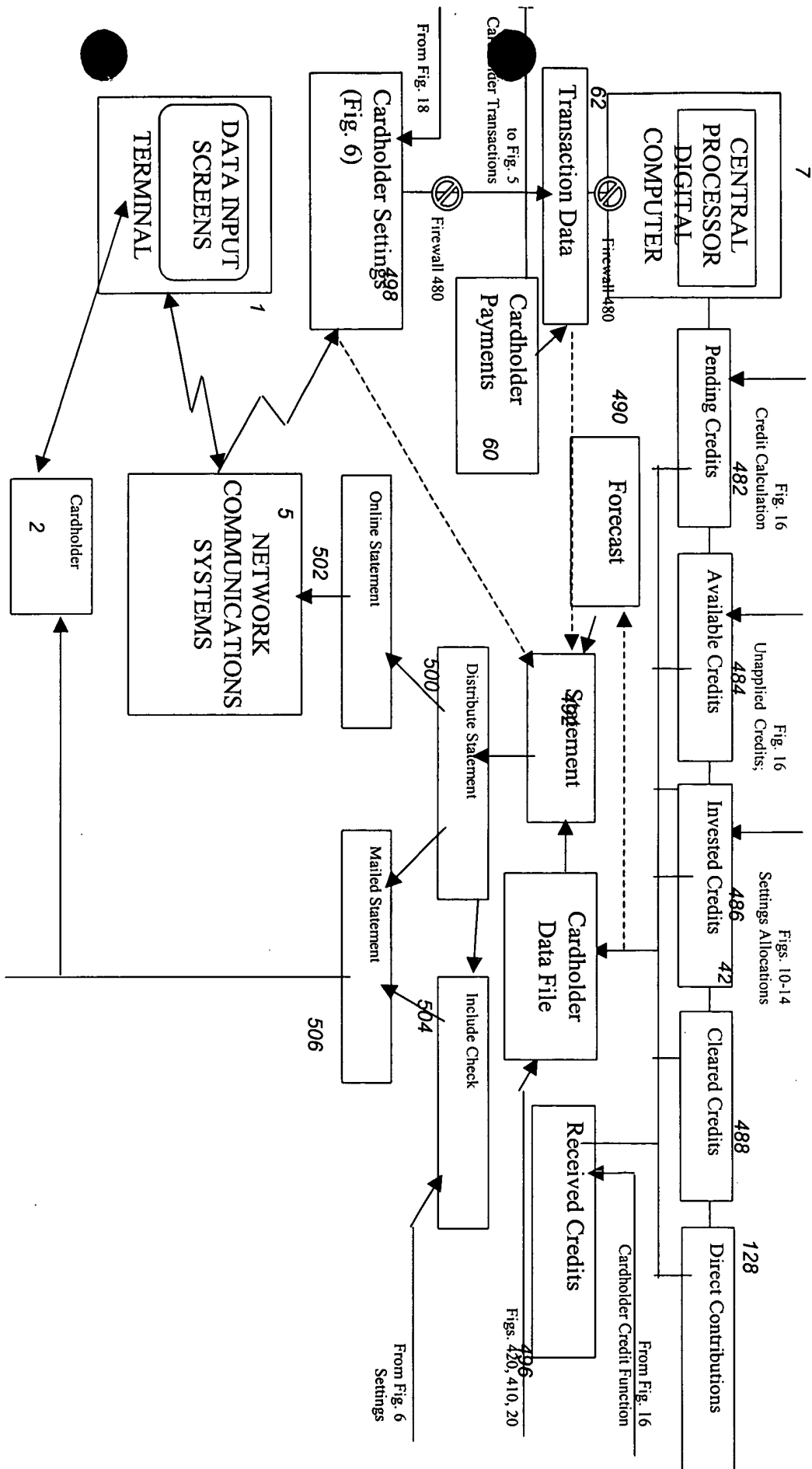
Cardholder Application Modification (Fig. 15)



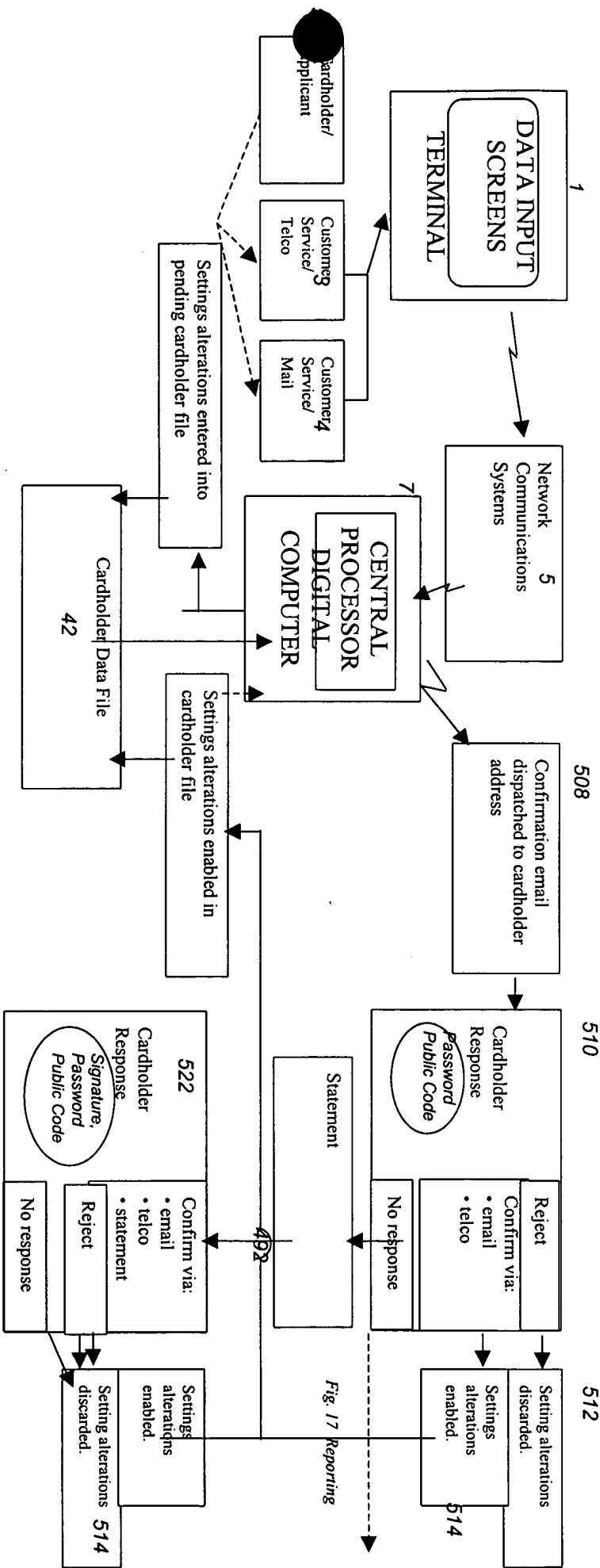
Cardholder Credits Function (Fig. 16)



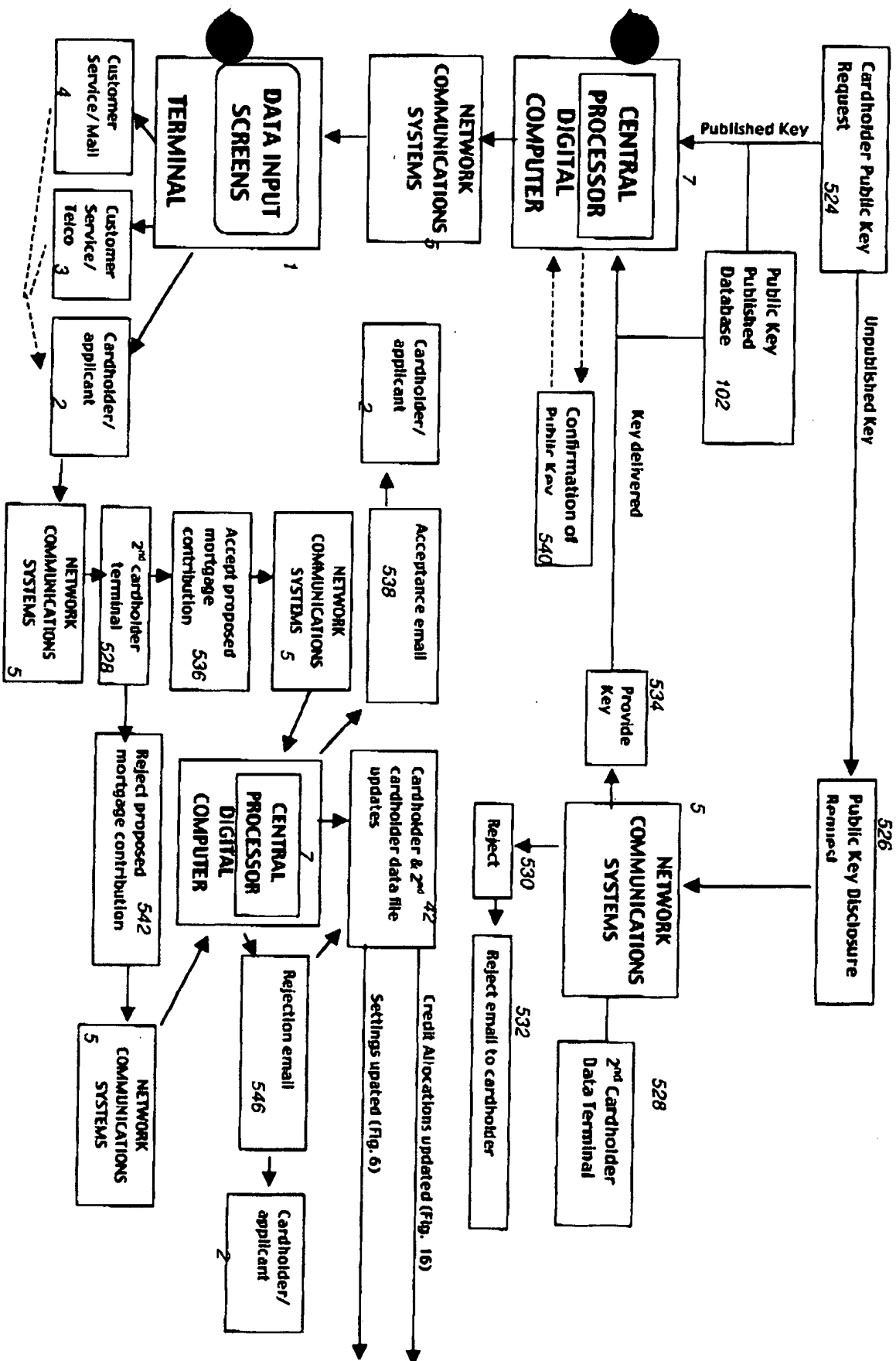
REPORTING FUNCTION (Fig. 17)



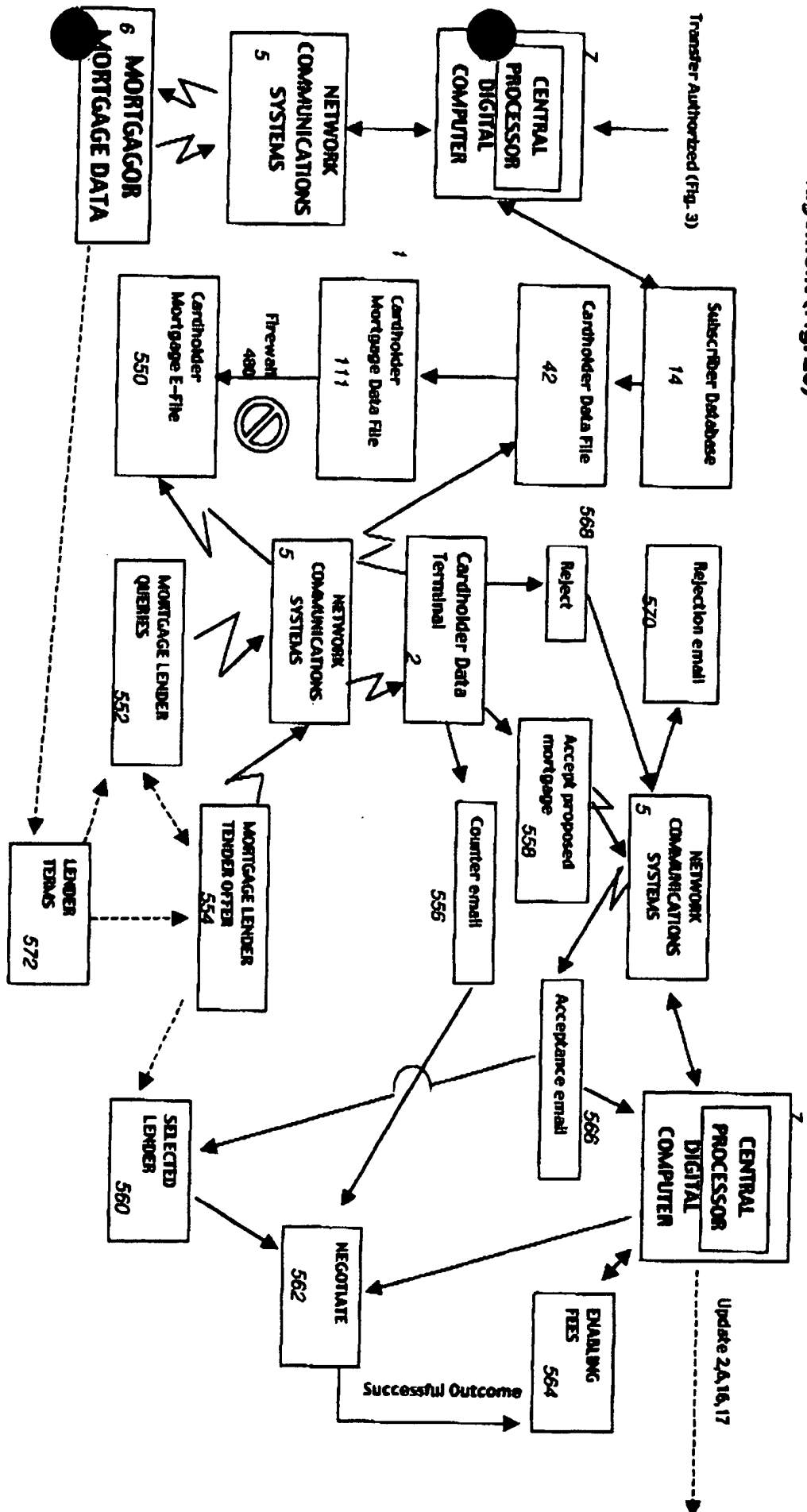
Cardholder Settings Alteration Confirmation Procedure (Fig. 18)



Public Key Authorization Request (Fig. 19)



Auction Management (Fig. 20)



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Third-Party Allocations Figure 21

